

Credit Guide - Credit Provider

Our contact details

Address: 50 Flinders Street Adelaide SA 5000

Postal Address: GPO Box 1942 Adelaide, SA 5001

Phone: 13 11 82

Website: peopleschoice.com.au

About this credit guide

This credit guide provides information about us and:

- our responsible lending obligations under the National Consumer Credit Protection Act; and
- what you can do if you have a complaint.

For general information about borrowing go to our website at peopleschoice.com.au

Credit contract must not be unsuitable for you

Under the National Consumer Credit Protection Act we must not suggest that you enter into a credit contract with us if the contract will be unsuitable for you. Similarly, we must not suggest that you apply for an increase to the credit limit of a particular credit contract, if the contract will be unsuitable for you.

The contract will be unsuitable for you if, at the time contract is entered into, it is likely that:

- you will be unable to comply with your financial obligations under the contract, or could only comply with substantial hardship; or
- the contract will not meet your requirements or objectives.

We must make a preliminary assessment as to whether the credit contract or increasing the credit limit of an existing credit contract will be unsuitable, before we suggest that you apply.

You can request a copy of our preliminary assessment. We must give you a copy (at no charge to you):

- within seven business days, if your request is made within two years of the credit quote; and
- otherwise, within 21 business days.

We do not need to give you a copy of the preliminary assessment if:

- your request is made more than seven years after the date of our credit quote; or
- the credit contract is not entered into or the credit limit is not increased.

Your complaint matters

If you are unhappy with your People's Choice experience and would like to make a complaint, there are a number of ways to let us know:

- Visit your nearest branch and talk to our staff
- Phone us on 1800 961 687 (free call)
- Email us at complaints@peopleschoice.com.au
- Write to us at GPO Box 1942, Adelaide SA 5001
- Go to peopleschoice.com.au/help-and-support/feedback-and-complaints to submit online
- Go to our Facebook, Instagram, LinkedIn or any other social media channels on which People's Choice is active, to submit via direct message

What happens when you make a complaint?

- We will acknowledge your complaint promptly, either verbally or in writing, and do our best to resolve it straight away.
- We aim to resolve all complaints within 21 days, especially if it involves financial hardship, a default notice or notice to postpone enforcement proceedings. However in some cases it may take up to 30 days.
- Your complaint may take a little longer to assess if we need more information or if your complaint is complex.
- In all cases, we'll keep you updated on the progress.
- If we can't resolve your complaint within 5 business days our final response will be provided in writing.
- We may refer your complaint to our Complaints Resolution Team who will work with you to provide an outcome. If this happens, we'll let you know and give you the direct contact details for the staff member who will be managing your complaint.

Accessibility

People's Choice can provide you with information about how we manage complaints in alternative formats and languages upon request. If you have a hearing or speech impairment, you can access additional support through the National Relay Service on 1300 555 727.

The Australian Financial Complaints Authority (AFCA)

If you are not satisfied with our response, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides free and independent financial services complaint resolution and can be contacted on:

Website: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

Mail: GPO Box 3, Melbourne VIC 3001

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.